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PARALYMPICS END AS CROSS-COUNTRY SKIERS GRAB GOLD FOR CANADA PAGE 22

Ross says The Devil is a Lie, but he's in no hurry to check

Rick Ross is thinking a lot about mortality after 2013's drive-by shooting PAGE 12

Tory too much like Ford to fix city hall, says Chow at rally

'No such thing as a kinder, gentler version of failure,' the frontrunner says PAGE 4

Parents ask: Was Afghan mission worth our kids' lives?

Families struggle to see the point as Canada's last 100 soldiers return home PAGE 8

Protesters decry 'lies from Moscow'

Crimean referendum. Area outside Russian Consulate overflows with demonstrators

The tiny square outside Toronto's Russian Consulate could not contain the hundreds of protesters who gathered Sunday to oppose Crimea's referendum on joining Russia.

Hundreds of people marched from Dundas Square through the streets of Toronto before taking over the sidewalks and streets outside the consulate at the corner of Bloor and Church.

"Putin, hands off Ukraine!" the demonstrators shouted, calling the motion for Crimea to join Russia "fake" and citing "lies from Moscow" as the reason for the current conflict.

"There is no Ukrainian versus Russian battle in Ukraine or Crimea. There was no talk of joining Russia and separating until Russian troops arrived in Crimea," Ukrainian Canadian Congress member Irene Solomon said to the crowd.

"We are not against Russian people. We are against the lies that spew out of Putin's mouth and Moscow.

"The battle is only beginning!" she said.

The all-ages gathering contained many Ukrainian immigrants and those with Ukrainian heritage, as well as people from the Baltic States, Poland, Belarus and all across Europe. Many were dismayed at exit polls showing more than 95 per cent of Crimeans voted in favour of joining Russia, although most dismissed the results as fabricated or democracy "at the point of the gun."

"No one recognizes this referendum," said Emiliya Umrykhina, a 21-year-old political-science student and activist working alongside the Ukrainian Canadian Congress.

"Putin does not respect human dignity..... He just spits in the face of any international law," she said, referring to U.S. and Europe declarations that the referendum is illegal.

Hundreds of anti-Putin demonstrators marched through downtown Toronto on Sunday before congregating at the Russian Consulate on Bloor Street East. More coverage, page 6. KEITH BEATY/TORSTAR NEWS SERVICE

Natalia Sahan, 43, immigrated to Toronto from Ukraine 13 years ago. She said that regardless of what Sunday's results were, it was all a "lie" that failed to take into consideration communities that oppose joining Russia. For example, Crimea's considerable Muslim Tatar population — whose families had been forcibly removed from their homeland during the Soviet era — have remained vocally defiant.

For Andrew Kopelak, 21, Sunday's referendum was a chilling reminder of Ukraine's nascent history.

"My parents have always wanted me to be educated in Ukrainian history and our culture and the struggle our nation has gone through for hundreds of years," he said. "Only in 1991 was Ukraine recognized as having its own country, so we're very apprehensive and looking to make sure we don't lose it, because we just got it."

As for the referendum's results, Kopelak said they were a "foregone conclusion."

"However, I don't accept it and I don't believe the people of Ukraine accept it," he said. "There are steps to be taken if such a referendum is to be had, which have not been taken."

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'Out of control'

Integrity commissioner for TDSB?

Toronto District School Board trustee Sheila Cary-Meagher hopes her proposal to discuss creating an integrity commissioner for the board could lead her colleagues to behave more respectfully.

Cary-Meagher plans to present her motion at the board's next meeting in April. She said she has almost unanimous support and hopes an integrity commissioner could help enforce a new code of conduct for the TDSB.

"There are people (on the board) that are just out of control," she said.

TORSTAR NEWS SERVICE

Forum Research poll

Most opposed to shipping crude through city

Nearly 70 per cent of Torontonians don't think railways should be allowed to ship flammable crude oil through the city, with more than 60 per cent fearing a repeat of the Lac-Mégantic, Que., disaster, according to a recent poll.

Out of 1,271 Torontonians aged 18 years or older, 69 per cent said the dangerous good should not be carried by rail through Toronto, while just 17 per cent said it should.

The Forum Research poll also asked how much the Lac-Mégantic tragedy weighed on respondents' minds.

About 63 per cent were concerned a similar disaster could happen in Toronto.

TORSTAR NEWS SERVICE

A good day to go green

Spectators sporting Irish green take pictures as they enjoy the 27th annual St. Patrick's Day Parade Sunday. Thousands of people — braving temperatures of -21 C with the windchill — lined downtown streets for the celebration of Monday's Irish holiday. Mayor Rob Ford and his brother, Coun. Doug Ford, were seen along the route handing out strings of green beads. The parade's grand marshal was boxer Katie Taylor, who won a gold medal for Ireland at the 2012 London Olympics in the women's lightweight division.

RANDY RISLING/TORSTAR NEWS SERVICE

Rob Ford caught on video behaving erratically — again

Doesn't have the luck of the Irish. Wearing a St. Paddy's Day necklace, the mayor was shown allegedly swearing outside city hall

In footage CTV said was filmed by a "star-struck" Mississauga teenager around 10:30 p.m. on Saturday night, Mayor Rob Ford stumbled, spoke in a garbled manner and swore while standing on the sidewalk outside city hall while wearing a beaded necklace in honour of St. Patrick's Day. CTV censored Ford's apparently profane words on its evening newscast, and it was not clear what he said.

Ford reacted with irritation when a CTV reporter questioned him about the video during the St. Patrick's Day Parade on Sunday. "Give me a break, guys," he said. Pressed on whether he had been drinking, he said, "I'm here, right?" He added: "Are you serious? Were you drinking last night? You never drink, right? You guys don't drink."

The incident came two years after the self-admittedly "out of control" St. Patrick's Day during which Ford allegedly attacked aides, referred to a South Asian taxi driver as a "Paki" and mocked his accent, stormed the dance floor of a downtown bar, wandered city hall with a half-empty bottle of brandy and was alleged to have used cocaine and OxyContin. He later denied having ever assaulted a staff member.

Ford promised complete abstinence from drugs and alcohol in the wake of his November admission of crack cocaine use. But after boasting for weeks of his sobriety, he was filmed in January ranting profanely in a Jamaican accent in an Etobicoke restaurant.

After that, he acknowledged he is still consuming alcohol. He has since repeated a new mantra, "I wasn't elected to be perfect," and has insisted that his drinking is a personal matter unrelated to his job.

He has been steadfast in his insistence that he is not an alcoholic or an addict, and he maintains that his only personal problem is his weight.

Ford was spotted in his city hall office earlier on Saturday evening. He told a CTV reporter that he was there returning phone calls. The video ends with him entering a taxi.

TORSTAR NEWS SERVICE

Candid camera

This is at least the fourth time Rob Ford has been filmed behaving erratically while mayor. He appeared to be smoking crack cocaine in a video filmed at an alleged crack house about a year ago. In another surreptitiously recorded video, he rants about his desire to violently murder someone.

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Expansion campaign.
Porter's online poll is misleading, critics say

Porter Airlines is being accused of misleading consumers with an online poll that sends voters to a website where they are encouraged to write to their local councillor supporting the Billy Bishop airport expansion.

In sponsored Facebook and Twitter posts, the airline is asking users to select their favourite new destination. Once they click through, a site asks for their postal code, identifies who their local councillor is and suggests they write or call in support of quiet jets.

Some opponents and councillors are peeved by the campaign, but a Porter spokesman denied it was manipulative.

"We would think that the people who are voting are typically supporters and contacting their councillor is a natural option for them. There's no requirement to do that," said Porter spokesman Brad Cicero.

Porter hopes to fly Bombardier's new CSeries planes from Billy Bishop Toronto City Airport, which would allow the regional carrier to fly to cities farther afield like Vancouver and Miami.

But the airline must win approval from the city, the port authority and Transport Canada to lift an existing jet ban as well as extend the runway as much as 200 metres at each end. TORSTAR NEWS SERVICE

Porter Airlines is hoping to get approval for a Billy Bishop airport expansion. TORSTAR NEWS SERVICE

Strong support

40,000

More than 40,000 people have registered their support for the expansion on PorterPlans.com. On the airline's Facebook page, response to the "favourite destination" poll has been mixed but largely positive.

Milton

1 killed, 3 badly hurt in crash

A 17-year-old boy was killed Sunday in Milton after the car he was travelling in overturned and hit a utility pole, Halton police said.

The 18-year-old male driver and two other passengers — females whose ages were not revealed — were sent to hospital with serious injuries, police said in a news release Sunday afternoon.

The incident happened shortly after 1 a.m., on Fifth Line, south of Britannia Road.

Police said the car was travelling southbound before the driver lost control.

It eventually came to rest in a nearby field on the west side of Fifth Line. The 17-year-old boy was pronounced dead at the scene.

The other three remained in hospital as of Sunday afternoon.

TORSTAR NEWS SERVICE

Olivia Chow takes aim at rivals Tory, Ford

Battle cry. Mayoral hopeful blasts subway plan, groups Tory with Ford as she vows change

Olivia Chow meets an old high school friend as she held the first big rally of her Toronto mayoral campaign at The Westin Prince Hotel on Sunday. BERNARD WEIL/TORSTAR NEWS SERVICE

Olivia Chow took her first pointed shots at election rivals Rob Ford and John Tory at her inaugural campaign rally on Sunday — and attempted to link fellow challenger Tory to incumbent Ford.

Chow had been relatively gentle in her criticism of the scandal-plagued Ford, calling him a poor role model and his leadership "disappointing." Her rhetoric was markedly stronger in a speech to an energetic crowd of hundreds in a ballroom at a Westin hotel at York Mills and Don Mills in North York.

"There is one thing that I think most people in our city agree on, from east to west, north to south: it's time to pack up that circus tent at city hall," she said.

"It is time to return to our best traditions — working together, all of us, to get things done. And that's the way it will be after we replace Rob Ford. After we replace all that nonsense that comes with Rob Ford."

Tory, the former Progressive Conservative leader, is positioning himself as a consensus-building moderate conservative who would keep taxes low but run a more functional government than Ford and build the downtown relief subway line that is only Ford's third priority.

Chow, the former NDP MP who began her campaign Wednesday, suggested on Sunday that she will attempt to depict Tory as Ford-lite.

"Hear this, John Tory: there is no such thing as a kinder, gentler version of failure," she said.

Chow spoke about her desire to cancel the planned three-stop Scarborough subway extension, and related tax hike, and build the less expensive seven-stop light rail line that was originally planned. She framed this proposal as an evidence-based attempt to "take the politics out of transit planning," though it would involve another heated debate at council and perhaps Queen's Park.

Ford, Tory and Karen Stintz want to build the subway. David Soknacki also wants to revert to light rail.

Chow hinted at a coming proposal on child care, saying the city can find a "practical" way, "within our means," to make things easier for parents.

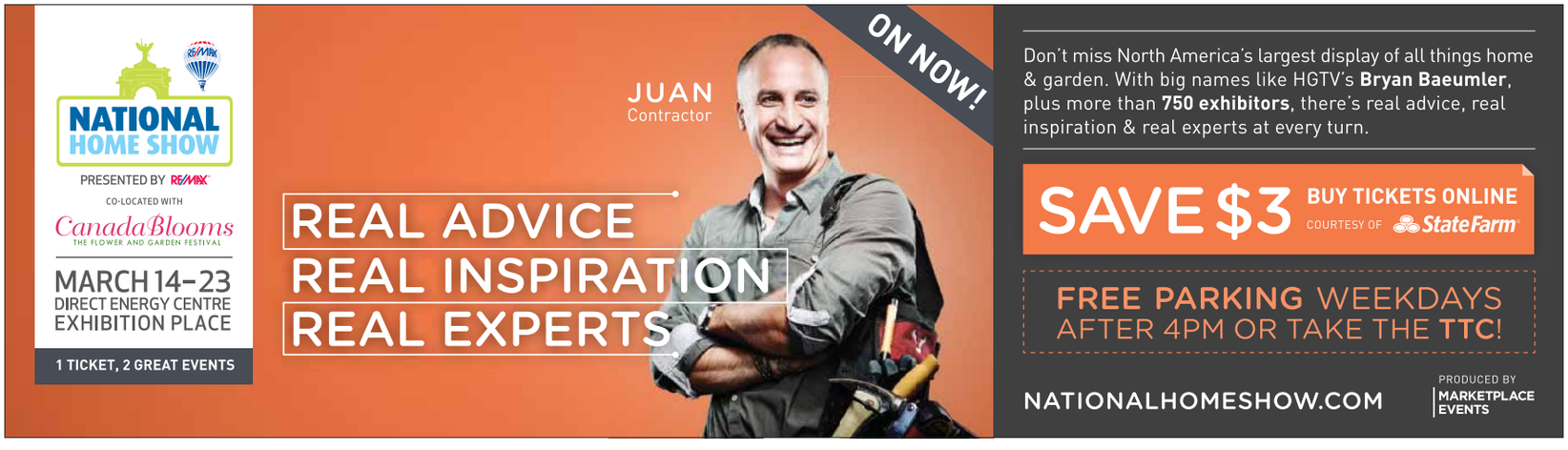
The speech was light on policy. Chow pledged "change." She said twice that she would mind the public purse; her rivals say she is a free spender.

TORSTAR NEWS SERVICE

The front-runner

Olivia Chow led the field of mayoral candidates in a poll conducted the day of her official campaign launch event.

- Chow had the support of 36% of respondents, incumbent Rob Ford 28%, John Tory 22%. They all held wide leads over Karen Stintz at 5% and David Soknacki at 2%. 7% were undecided.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Crimea votes overwhelmingly to leave Ukraine, join Russia

Over 95 per cent approve. U.S., Europe condemn referendum as illegal, while Kyiv derides it as a 'circus'

Fireworks exploded and Russian flags fluttered above jubilant crowds Sunday after residents in Crimea decided to secede from Ukraine and become part of Russia. The U.S. and Europe condemned the ballot as illegal and destabilizing and were expected to slap sanctions against Russia for it.

Ukraine's new government in Kyiv called the referendum a "circus" directed at gunpoint by Moscow — referring to the Russian troops now in the strategic Black Sea peninsula after seizing it two weeks ago.

But after the polls closed, crowds of ethnic Russians in the Crimean capital of Simferopol erupted with chants, overjoyed at the prospect of once again becoming part of Russia.

The referendum offered voters the choice of seeking annexation or remaining in Ukraine with greater autonomy. After 50 per cent of the ballots were counted, Mikhail Malishev, head of the referendum committee, said more than 95 per cent of voters had approved splitting off and joining Russia.

Opponents of secession appeared to have stayed away Sunday, denouncing the vote as a cynical power play.

The Crimean parliament was to meet Monday to formally ask Moscow to be annexed and Crimean lawmakers will fly to Moscow later in the day for talks, Crimea's pro-Russia prime minister said on Twitter.

Ethnic Ukrainians interviewed said they refused to take part in the referendum, calling it an illegal charade stage-managed by Moscow. Some said they were scared of the potential for widespread harassment.

Canada denounced the referendum, saying it would lead to further isolation of Russia's Vladimir Putin.

"The so-called referendum held today was conducted with Crimea under illegal military occupation. Its results are a reflection of nothing more than Russian military control," Prime Minister Stephen Harper said in a statement.

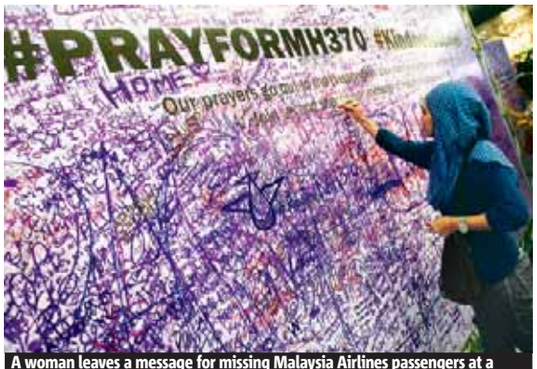
"This 'referendum' is illegitimate, it has no legal effect, and we do not recognize its outcome," the prime minister said, adding Canada is working with other countries on the possibility of further sanctions.

"Any solution to this crisis must respect the territorial integrity, sovereignty and independence of Ukraine as well as the constitution of Ukraine. Mr. Putin's reckless and unilateral actions will lead only to Russia's further economic and political isolation from the international community."

THE ASSOCIATED PRESS, WITH FILES FROM THE CANADIAN PRESS

Pro-Russian people celebrate in Lenin Square in Simferopol, Ukraine, Sunday, after residents in Crimea voted overwhelmingly to secede from Ukraine and join Russia. VADIM GHIRDA/THE ASSOCIATED PRESS

Plane's disappearance may have been intentional



A woman leaves a message for missing Malaysia Airlines passengers at a shopping mall in Petaling Jaya, Malaysia, Sunday. LAI SENG SIN/THE ASSOCIATED PRESS

The final words from the missing Malaysian jetliner's cockpit gave no indication anything was wrong, even though one of the plane's communications systems had already been disabled, officials said Sunday, adding to suspicions that one or both of the pilots were involved in the disappearance.

Authorities also examined a flight simulator confiscated from the home of one of the pilots and dug through the background of all 239 people on board, as well as the ground crew that serviced the plane.

The Malaysia Airlines Boeing 777 took off from Kuala Lumpur in the wee hours of March 8, headed to Beijing. On Saturday, the Malaysian government announced findings that strongly suggested the plane was deliberately diverted and may have flown as far north as Central Asia or south into the reaches of the Indian Ocean.

Investigators have said someone on board the plane first disabled one of its communications systems — the Aircraft and Communications Addressing and Reporting System (ACARS) — about 40 minutes after takeoff. Around 14 minutes later, the transponder that identifies the plane to commercial radar systems was also shut down. The fact that both systems went dark separately offered strong evidence the disappearance was deliberate.

On Sunday, Malaysian Defence Minister Hishammuddin Hussein told a news conference that the final, reassuring words from the cockpit — "All right, good night" — were spoken to air traffic controllers after the ACARS system was shut off. Whoever spoke did not mention any trouble on board.

THE ASSOCIATED PRESS

'Highly complex' search

The search area now includes 11 countries the plane might have flown over, Hishammuddin said, adding that the number of countries involved in the operation had increased from 14 to 25.

- "The search was already a highly complex, multinational effort," he said. "It has now become even more difficult."

Harlem

Congregation mourns members' deaths in blast

As workers tried to clear away the last of the rubble that once was two New York City apartment buildings, a pair of congregations gathered to mourn Sunday — one for its lost church and one for two members who lost their lives in the massive explosion.

At Bethel Gospel Assembly, tears mixed with the sounds of gospel music as the church remembered Griselde Camacho and Carmen Tanco, two of the eight people killed in the massive East Harlem explosion that levelled a pair of five-storey buildings on Wednesday.

THE ASSOCIATED PRESS

N.Y. Mayor Bill de Blasio, left, and Al Sharpton at Bethel Gospel Assembly Sunday. THE ASSOCIATED PRESS

Jeffrey Sinclair

U.S. general to avoid sex-assault charges with plea

Defence attorneys say an U.S. Army general has agreed to a plea deal that includes the dropping of sexual-assault charges against him.

A news release Sunday from lawyers representing Brig. Gen. Jeffrey Sinclair says that he will plead to lesser charges in exchange for having the sexual-assault charges dropped along with two others that might have required Sinclair to register as a sex offender.

The release says a high-ranking general overseeing the case has approved and signed the agreement.

THE ASSOCIATED PRESS

Sweden

Thousands rally against fascism

Thousands have protested fascism in Sweden, calling for dialogue and tolerance.

The demonstration happened in Malmo where, a week earlier, four people were injured in a fight at a feminist demonstration.

THE ASSOCIATED PRESS

Celebrating St. Patrick in Ireland

St. Patrick's Day is a tradition begun to celebrate the life of an important religious and cultural touchstone who sought to bring religion to Ireland, changing the face of the country forever. His legacy is now celebrated around the country from Dublin to the shores of County Down, where St. Patrick founded his first church.

Celebrations in Dublin include treasure hunts, fun fairs, craft beers and music while Belfast precedes the tradition with the popular music festival Féile an Earraigh, and Limerick, Ireland's National City of Culture, nods to its musical roots with the International Band Parade and Competition.

Downpatrick, where St. Patrick is buried at Down Cathedral, sees one of the largest celebrations outside of Dublin while Armagh, established by Patrick as Ireland's capital of Christianity, celebrates with candlelit singing performance in the city's two cathedrals.

Those looking to learn more about the life of St. Patrick can embark on a driving tour of the historic St. Patrick Trail from the hilltop churchyard that marks his burial place in Downpatrick through to the elegant Georgian city of Armagh.

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Spy outfit. Investigation of CSEC reveals ethics breaches, wrongdoing

An investigation at Canada's secretive eavesdropping agency has uncovered misuse of public assets and "serious breaches" of the spy outfit's values and ethics code.

The findings, prompted by confidential information from a whistleblower, led Communications Security Establishment Canada to revise policy, improve training and boost oversight.

However, CSEC will say little more about the episode, leading opposition MPs to accuse the spy agency of needless secrecy as it comes under intense scrutiny due to widely publicized leaks by former American intelligence contractor Edward Snowden. THE CANADIAN PRESS

John Forster, chief of CSEC.
THE CANADIAN PRESS FILE

Lake Louise, Alta.

Father and son killed in avalanche

A Parks Canada spokesman says the avalanche risk was high in an area where a father and son were killed when snow rushed down the slope they had gone to toboggan in Lake Louise, Alta.

Banff National Park resource conservation manager Bill Hunt says a Parks Canada team found a partially buried toboggan in the avalanche debris, which helped lead them to the bodies. THE CANADIAN PRESS

Canadian families of the fallen reflect on losses

Michael Hornburg holds a photograph of his son Nathan, who was the 71st Canadian soldier to die in Afghanistan, at his home in Calgary, on Tuesday.
JEFF MCINTOSH/THE CANADIAN PRESS

At what price? Despite the investment of blood and treasure, the Afghanistan being left behind is far from peaceful and secure

Was it all worth it? It is a brutally awkward question, especially when posed in the context of Afghanistan.

There is no shortage of people opining about the now-concluded military mission that morphed into a costly, bloody humanitarian exercise.

But few of those voices truly count as much as the ones who've stayed largely silent through the tempest of this war: the families of the fallen, some of whom are speaking up for the first time in a series of interviews with The Canadian Press. As the last 100 soldiers rush into the warmth of home this week, these people will still have empty places at the dining room table and cling to the mementoes of lives inexorably cut short.

And although the scale of casualties from Afghanistan pales in comparison to the unmitigated slaughter of the First and Second World Wars, they say the grief and sense of loss is no less sharp. There were 158 Canadian soldiers, one diplomat, one journalist and two civilian contractors who died over the dozen years Canada's military spent in both Kandahar and Kabul.

"While I support human rights all over the world, in many ways I don't understand why our Canadian Armed Forces would be there to stabilize Afghanistan," said Michael Hornburg of Calgary, who lost his son, 24-year-old Cpl. Nathan Hornburg. "From what (Nathan) told us privately and said publicly, he wanted to go and provide a better way of life for women and girls," he said. THE CANADIAN PRESS

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Canada's Economic Action Plan

Canada

Ousted Egyptian president Mohammed Morsi, centre, arrives for a hearing in Cairo last November. THE ASSOCIATED PRESS

Most arrests in 20 years in Egypt

Ongoing crackdown. Flood of arrests has swamped prisons and courts; prisoners are held for months without charge

Egypt's crackdown on Islamists has jailed 16,000 people over the past eight months in the country's biggest round-up in nearly two decades, according to previously unreleased figures from security officials. Rights activists say reports of abuses in prisons are mounting, with prisoners describing systematic beatings and miserable conditions for dozens packed into tiny cells.

The Egyptian government has not released official numbers for those arrested in the sweeps since the military ousted Islamist President Mohammed Morsi in July. But four senior officials — two from the Interior Ministry and two from the military — gave a count of 16,000, including about 3,000 top- or mid-level members of Morsi's Muslim Brotherhood. The count is consistent with estimates by human rights groups. THE ASSOCIATED PRESS

Election 'farce'

Former Egyptian presidential candidate close to the country's youth movements, Khaled Ali, said Sunday he would not take part in upcoming presidential elections, calling them a "farce" stacked in favour of Egypt's powerful military chief, Field Marshal Abdel-Fattah el-Sissi.

Chinese moonshine?

Russian villagers die after drinking bad booze

Investigators in Russia say at least 14 people in a village in the Far East have died of apparent methanol poisoning after drinking counterfeit liquor.

Officials in Krasnokamensk region said Sunday they believe the alcohol may have been imported from China, an hour's drive from the village. A 49-year-old resident of the village has been detained, suspected of selling the liquor.

THE ASSOCIATED PRESS

Nigeria. More than 100 Christian settlers killed; deaths blamed on Muslims

Officials say Fulani Muslim herders attacked three Christian villages and killed more than 100 civilians.

Hundreds of thatched-roof homes were set ablaze.

Thousands have been killed in recent years in competition for land and water between the mainly Muslim Fulani herdsmen and Christian farmers across Nigeria's Middle Belt.

More than 100 people were killed in similar attacks in neighbouring Katsina state last week.

Chenshyi village chief Nuhu Moses said on Sunday that gunmen killed more than 50 people including the pastor's wife and children.

He said the entire village was destroyed.

The local government's acting chairman Daniel Anyip said about 100 people were killed in attacks on three villages on Friday night.

The Southern Kaduna Indigenes Progressive Forum blamed the government for failing to take action in this long-simmering dispute in Nigeria.

THE ASSOCIATED PRESS

Sun Destination Flights

Jamaica
$454
Travel Apr 9 - Apr 16/ac

Cancun $415
Travel May 6 - May 13/ua

Costa Rica $606
Travel Apr 16 - Apr 30/cm

Flights

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$771
Travel Mar 24 - Mar 31/ts/fi
Business class for $2359.

	Economy	Business
New York Travel May 7 - May 14/ac/ac	$306	$934
Las Vegas Travel Apr 10 - Apr 17/dl/ac	$445	$1486
Paris Travel Apr 17 - Apr 27/ts/fi	$785	$2169
Hong Kong Travel May 13 - May 27/jl/ke	$985	$4459

North American Flights

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$567
Travel Apr 23 - Apr 29/ac

Orlando $403
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Departs Apr 12/nol/ts.

El Salvador 7 Nights 4.5-Star $911
Decameron Salinitas
Departs Mar 20/nol/c6.

Cancun 7 Nights 4-Star $1007
Oasis Palm
Departs Mar 27/swg/wg.

Jamaica 7 Nights 4-Star $1051
Holiday Inn Sunspree
Departs Apr 16/nol/ts.

Vacations

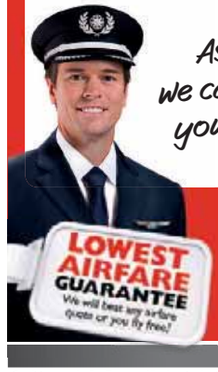
Las Vegas
Flights + 3 Nights 3.5-Star
$505
Excalibur
INCLUDES accom on the Strip.
Departs Jun 10/wsv/ws.

Orlando Family Special Flights + 7 Nights $449◊
Champions World Resort
INCLUDES central accom with free transportation to major attractions. Price per person based on family of 4. Departs Apr 2/ggv/ua. BONUS Kids Eat Free Card (ages up to 11) with over 100 participating restaurants included. BOOK this package based on double occupancy for $569.

New York Flights + 3 Nights $534
Affinia Manhattan
INCLUDES Midtown Manhattan accom adjacent to Madison Square Gardens. Departs Mar 29/wsv/ws.

Costa Rica Flights + 8-Day Car $745
INCLUDES flights to San Jose and 8-day car rental with unlimited mileage. Departs Apr 15/ggv/av.

London Flights + 7 Nights $1180
Royal National
INCLUDES central accom. Departs Mar 23/vth/ts.
ADD Salisbury, Stonehenge and Bath tour for $85.



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Bank of Canada

Worries of disinflation grow

Does Canada still have a too-low inflation problem? This Friday's inflation reading for February has some economists predicting the Statistics Canada report will show the annual consumer price index falling below one per cent. THE CANADIAN PRESS

Maple syrup season tapping out?

Paul Boulanger tosses wood in to fire up the sap evaporator at a sugar house in North Andover, Mass., last week. The season usually starts at the end of February, but temperatures have been too low for the sap to drip out. Many farms have yet to start tapping their trees.
ELISE AMENDOLA/THE ASSOCIATED PRESS

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Refreshments 12pm – 12:30pm
FREE CREDIT BUILDING 12:30pm-1:30pm
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Stick fork in bitcoin?

HOW TO ROLL
Alison Griffiths
metronews.ca

Is the bitcoin revolution just one more doomed universal currency idea?

If you got in at $30 US three years ago and hung on past the 2013 $1,250 US peak to today's price at around $650 US, you've still done nicely. Hint! Selling now might be a really, really good move.

Because transactions among private parties, merchants, as well as with bitcoin exchanges are unregulated, the statistics about "investment" in and spending of this cyber currency is anyone's guess.

However, economic behavior study tells us that regular investors jump on hot trends too late and jump off long after the big boys and girls have pocketed their profits.

So, for all those who bought into bitcoins late, is there still hope? There might be. Just last week two major players, Perseus Telecom and Atlas ATS, teamed up in an attempt to bring some sanity and regulation to the cyber currency world.

Perseus connects stock markets and other security exchanges with big institutional investors' trading platforms. Year-old Atlas operates a digital currency exchange providing "two-factor authentication, cold storage of crypto currency, multi-tiered multi-firewall architecture."

Support Person Assistance Card

Starting Sunday, March 30, customers travelling with a support person on a single fare will require a Support Person Assistance Card.

Photo ID sessions will run from 10:00 am to 3:00 pm

- Bathurst Station: March 20
- Kipling Station: March 22
- Finch Station: March 27
- Kennedy Station: March 29

Please bring your completed application form. For more information, visit ttc.ca.

TORONTO TRANSIT COMMISSION

OLIVIA CHOW OFF TO THE RACES

URBAN COMPASS

Matt Elliott
toronto@metronews.ca

It was fitting that Olivia Chow chose to officially launch her campaign to be Toronto's next mayor in a St. James Town church last week.

She has, after all, been touted by some as Toronto's saviour. The anointed one. She's the only person, they say, who can lead this city out of the bizarre wilderness of the Rob Ford years and restore some dignity and calm to city hall. While Toronto's right wing is fractured between a bunch of candidates, for the city's progressives, Olivia Chow is the chosen one.

I've always been pretty skeptical.

For me, the prospect of a Chow run has always felt too much like a campaign created in a laboratory, the result of Liberal and NDP partisans sitting down and thinking really hard about who might be most capable of banishing Ford from Toronto.

Since I first heard her name bandied about as a possible contender, I've worried that Chow will run primarily because a lot of people are telling her she should run — and that she could win — and not because she has a lot of ideas for the city and a real desire to implement them.

Her kickoff event did help to dispel some of that worry. At the podium in a jam-packed parish hall at St. Simon-the-Apostle church, Chow gave a terrific speech.

She kept things positive and personal while also highlighting some of Ford's failures, especially as they relate to deteriorating city services. It was good to see someone go after Ford on his policy record — other candidates sometimes act like Ford would have done a bang-up job as mayor if only he had stayed away from cellphone cameras.

And Chow brought some much-needed passion to the podium. When she proclaimed, "The current mayor's disappointing leadership has disappointed us OVER and OVER again," I felt it. The room felt it too.

It's not all sunshine and rainbows for the Chow campaign. Their launch week was marred by some easily avoidable flak over a brochure sent out by Chow's office before she formally resigned as MP. And while her initial transit policies are better than most — rolling back to the Scarborough LRT will save Toronto a billion dollars — it's hard not to notice Chow's not putting the same emphasis on building the relief subway line as some of her opponents.

The first speech of many

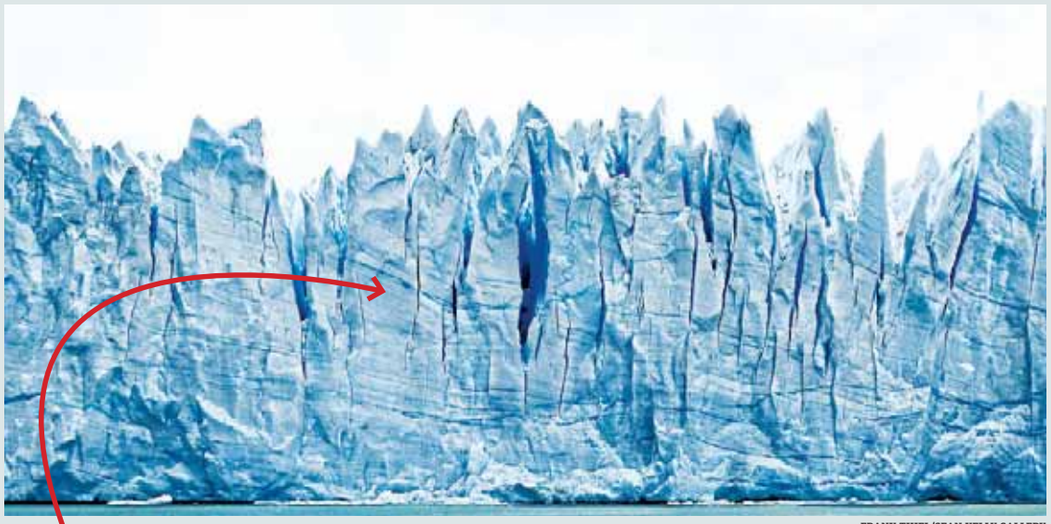
It was good to see someone go after Ford on his policy record — other candidates sometimes act like Ford would have done a bang-up job as mayor if only he had stayed away from cellphone cameras.

But it's early days yet. Chow will have time to lay out her policies on transit and other issues. All the while, she'll need to remember to show voters that she's in this race not just because she thinks she can win, but because she really wants the job.

The church was a good start. But it's still a long way from city hall.

ZOOM

The Great Wall of Patagonia



FRANK THIEL/SEAN KELLY GALLERY

Towering glacier in all its majesty

The monumental beauty of Patagonia's grandest glacier is portrayed in a series of photos by German artist Frank Thiel. Shooting from boats in choppy waters, Thiel has captured both the majesty and fragility of the Perito Moreno Glacier in southern Argentina. His work is now on display at the Sean Kelly Gallery in New York.

METRO WORLD NEWS

Q&A

'Magical and fragile'

FRANK THIEL
Photographer, 47, based in Berlin

What does your powerful photograph tell us?
It says that nature is the greatest artist alive. With my photo I want to show the glaciers' physical forms and their endless variations of blues, whites and greys in unknown detail. The picture celebrates a beauty that's both magical and fragile.... Seeing a glacier calving into the water is beautiful. But it is a very contradictory kind of beauty that one cannot purely enjoy it because you know that the glacier is kind of dying.

This place looks surreal ...
But it is very real — ice up to tens of thousands of years old. But what is unnerving is knowing that it's not part of our collective treasure trove of human experience and is older than any living creature on our planet.

What was it like to work in such an environment?
Reliable weather forecasts do not exist out there so you're in the middle of nature. The Andes creates extremely unpredictable micro-climates. And the glaciers almost function like gigantic wind tunnels as the air above the ice is colder and faster than elsewhere.

ANTHONY JOHNSTON/MWN

Clickbait

ANDREW FIFIELD
andrew.fifield@metronews.ca

A lot of our favourite podcasts are still going strong in 2014, including one that has returned from an unwelcome (to us, anyway) break. Subscribe to these shows in iTunes for a steady supply of laughs and wisdom.

Stuff You Should Know:
Short, in-depth lessons on the history or mechanics of a staggering variety of topics. The Spanish Inquisition? Check. Jack the Ripper? Why not? Pet psychics? You bet. An endlessly fascinating array of anecdotes and info to keep you sounding smart at parties for months to come.

The Fogelnest Files:
Part comedy show, part permanent tangent into pop-culture history with very funny people you've probably never heard of. From lengthy treatises on punk music to a spotlight on the joke factories that make up "Weird Twitter," Jake Fogelnest has his finger on many pulses.

Adjust Your Tracking:
An excellent ongoing discussion about film and TV, including trends, new releases and interviews with guests who love the stuff as much as the hosts do.

THE ASSOCIATED PRESS

Twitter

@metropicks asked: What do you think of dress codes in the workplace? Good or bad idea and why?

@alicyaperreault: If u are working for me u are representing my company & I would expect your attire to reflect professionalism. No yoga pants!

@starrydays17: what is more important, how I look, or what I accomplish? Dress codes emphasize the former.

@Craig_F: I think they're a great idea saves me so much time in figuring out it's a company not worth doing business with

@sadie_simo: Necessary to look professional. Even if you're miserable; dress for the job you want, not the job you have!

Follow @metropicks and take part in our daily poll.

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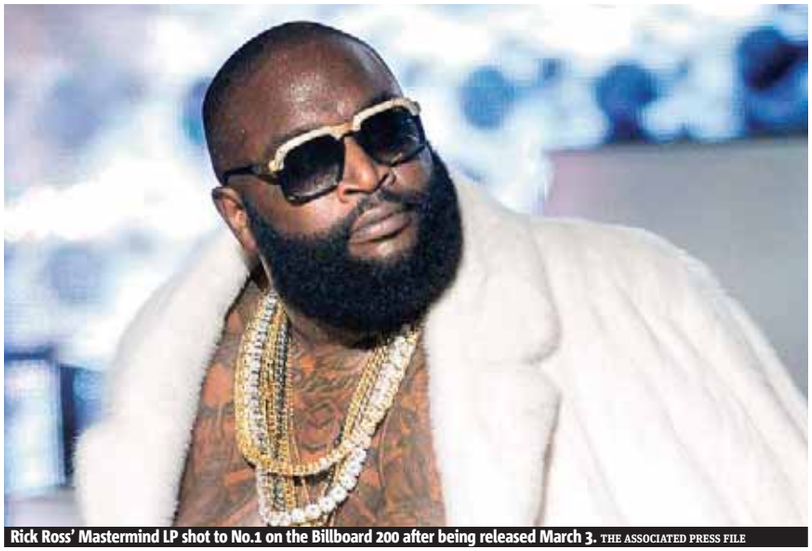
Rick Ross talks staying on top ... and staying alive

Mastermind. As his new album rules the charts, the rapper reveals how a 2013 drive-by shooting changed his take on life



Rick Ross' Mastermind LP shot to No.1 on the Billboard 200 after being released March 3. THE ASSOCIATED PRESS FILE

Rick Ross still gets excited by No. 1 albums, but as he celebrates his fifth he takes satisfaction in different ways.

Ross marked the ascendance of Mastermind on Saturday night during South by Southwest, drawing one of the week's larger crowds in Austin during the annual music conference and festival.

"You know what, when this is what you centre everything around, you just want the best, not only for yourself, but for your team, everybody you build with," Ross said.

"I not only want a No. 1 for me but for all the new-time dudes who've never been on a No. 1 album."

It's been quite the run for Ross. Five of his six major-label albums started out atop the Billboard 200, moving him into rare company. The magazine says among rappers only Jay Z (13), Eminem (seven), Nas and Kanye West (six apiece) have had more and he's now tied with Tupac Shakur and DMX.

Ross attributes the run to remembering where he got his start.

"Regardless of the success I see, I still go back to my foundation … that made me," he said as he stood shirtless in his dressing room tent following a performance at Fader Fort.

"Yesterday, after being out on promo for two months, I took a day out of my schedule to go to the smaller markets in South Carolina, the Columbias, you know the (places) that don't get attention. But those are the places where I remember making my first $5,000 shows from, so I still go to those places."

The 38-year-old Miami rapper played new material for fans and showed his mind's been on mortality since he survived a January 2013 drive-by shooting in Fort Lauderdale. He told the crowd it was important to remember the rappers who have died too early like Shakur, The Notorious B.I.G. and Pimp C before launching into Nobody, a song with the chilling French Montana vocal hook "you're nobody till somebody kills you."

The song is paired back to back on Mastermind with Shots Fired, a series of news clips recounting the attack.

"You know it's unfortunate, it's nothing to glorify," Ross said. "Where I come from in my city — I come from Carol City in Miami — they've renamed it the Miami Gardens, you know, and they done dubbed it the Murder Gardens, and it's unfortunate. But those are conditions we were unfortunately seeing coming up. So me being in the position I am, that's what come with that. So Rule No. 1 in the handbook I studied is never let the game kill you."

Ross says the experience has caused him to look at life through a new filter. Not long after the near miss he put on Biggie Smalls' Ready to Die.

"I just listen to it in a different light," Ross said. "It's jacked up, but that's what come with this.… You're never indestructible, but what you do is if you have certain feelings you want to express, you express your feelings. I'll continue to do that till the day I die."

THE ASSOCIATED PRESS

Quoted

"Rule No. 1 in the handbook I studied is never let the game kill you."

Rick Ross
on facing violence in his life

Ebooks

Captain America: The Winter Soldier

By. Ed Brubaker/ Marvel Unlimited

iPad/iPhone/Android

MIND THE APP
Kris Abel
@RealKrisAbel
scene@metronews.ca

A new concept for digital comics, adaptive audio is a music soundtrack that changes tempo to match your speed in turning pages. Added sound effects are triggered by panels and the result is that scenes with text build in anticipation while fights move with intensity. It's your narrative, so your imagination remains in control.

Game of Thrones

Creators say they can predict the (unwritten) future

Game of Thrones creators David Benioff and Dan Weiss say they've consulted with George R. R. Martin — author of the series of novels on which the show is based — and have a pretty good idea of how the story will end, even though the final two books haven't been written yet. They're now convinced the TV series will only run for three or four seasons more.

THE CANADIAN PRESS

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Kwanten happy to take Wrong path

Rom-com. Australian True Blood star is not a big fan of the genre but couldn't resist playing the character after reading the script

NED EHRBAR
Metro World News in Hollywood

When not playing Jason Stackhouse on True Blood, Ryan Kwanten has looked to build up his film resumé with dark, complex roles, like the Australian films Red Hill and Mystery Road. So no one was more surprised than he was when he responded so strongly to the romantic comedy the Right Kind of Wrong.

Of course, it doesn't help that even in this he takes a hell of a beating. Ryan found time to tell Metro a bit about the role.

This role is a bit of departure for you.
I must admit I'm not a huge rom-com guy. I'm much more of a 'let's break down the psyche.' Give me a character that you have to keep knocking down. Let's see the fragments of a man and see him put himself back together. But this was that in a rom-com, and I've never really experienced that before. Reading it, every time I expected it to go into that typical, clichéd ending of an act or a scene, it totally twisted in a way I wasn't expecting, then it would do the same again to the point that I was like, 'OK, I'm going to stop predicting anything here because obviously I'm none for 20 right now.'"

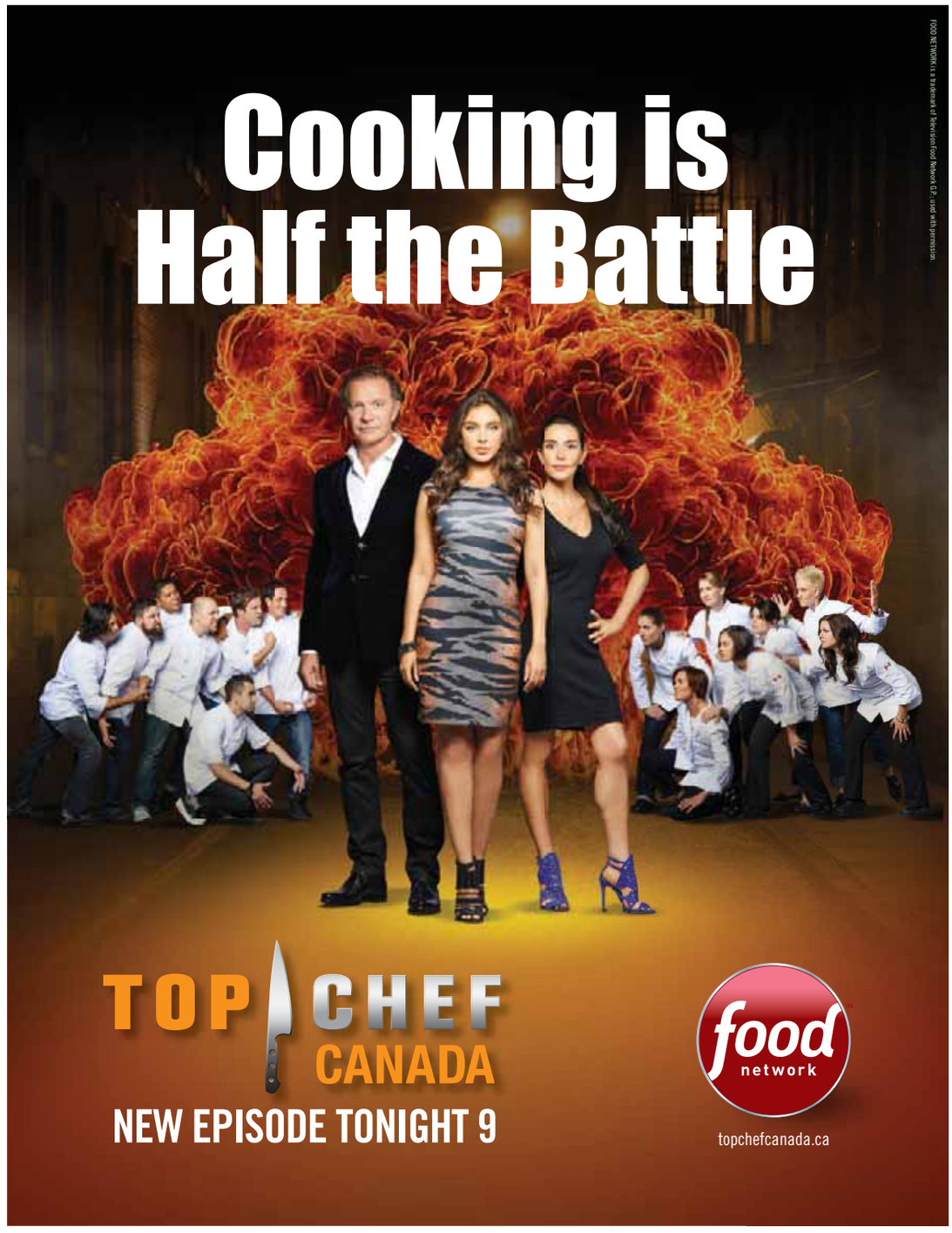
If you recast this movie with, say, Paul Giamatti, it becomes a really creepy story.
Yes (laughs), that was a concern too. It was a concern of mine, but (director) Jeremiah (Chechik) said, "Don't you worry about that." I guess he was insinuating that certain qualities that I may have will ultimately exude through and hopefully win the audience over. This is a guy that's obnoxious, he's self-centered, very rarely listens to anyone; in fact doesn't, really. He's sort of a professional dreamer to the point where he will put down everything else in his life to achieve that goal. And that's something that, from many people's perspectives, can be a little too much. Like, 'Who the hell do you think you are?'"

Part of what makes it work is that it's clear that hasn't been working for him.
Yeah, he's sort of flawlessly flawed in a way. It's interesting, he learns lessons along the way, but it's only in retrospect now that I think about it that he doesn't really have an arc. He learns lessons, but he doesn't essentially change. I think that's such an endearing quality in someone, to be so … not necessarily righteous, but so full of belief.

On the most recent season of True Blood, I've never been more worried about your character's safety.
Yeah, I think every season a certain character gets picked out and looks like they are on the chopping block for that year. I felt like it was sort of right this season that we did lose one of our main cast. I guess since really episode 3 of the first season when we lost Gran, that to me was a huge thing where, from an audience perspective, you think, 'well if they can kill the sweet old granny they can kill anyone.'"

And next season will be the last one, they just announced.
Yeah. Look, the amount of things that have to fall into place for a series to get picked up for a pilot, let alone run seven years, I feel beyond grateful. It's ridiculous.

Ryan Kwanten (Leo) and Catherine O'Hara (Tess) attend her daughter's wedding in The Right Kind of Wrong. SABRINA LANTOS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Johnny and Amber are set to tie the knot this summer

Looks like it's official.

Former Rum Diary co-stars Johnny Depp and Amber Heard made their marital intentions clear Friday night with a big engagement party for their friends and family in downtown Los Angeles, according to Radar Online.

Among the 100 guests in attendance were Mandy Moore, Jerry Bruckheimer, Andy Garcia, Marilyn Manson, and Aerosmith front man Steven Tyler. Depp's 11-year-old son, Jack, and mother, Betty Sue were also on hand to celebrate.

Depp and Heard are expected to marry sometime this summer, sources say.

Johnny Depp and Amber Heard

METRO DISH

OUR TAKE ON THE WORLD OF CELEBRITIES

Pop goes the week

The artist formerly known as Ke$ha?

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Malene Arpe
scene@metronews.ca

After leaving rehab, Ke$ha changes her Twitter name to Kesha. "Waste not, want not," says Kim Karda$hian.

Prince William and Kate are facing criticism over leaving their infant son at home and flying away on vacation. Not complaining: everyone else on the plane.

Benedict Cumberbatch says that he is "so ready to play a really dumb character." "You stay away from my work, you Brit you," says Adam Sandler.

Miley Cyrus missed a costume change during a concert and had to return to the stage in her underwear. "It was surprising and something we all noticed," said no one in the audience.

Justin Bieber and Selena Gomez are back together after Justin reportedly sent Selena $10,000 worth of flowers. However, insiders also say that she was very impressed with how hot and masculine he was when he viciously bullied a court reporter at his recent deposition.

Diogo Morgado, who plays Jesus in the movie Son of God, will reportedly next play the devil on the TV show The Messengers. And then, when he's done with all the major roles in Christianity he has his sight set on young, muscular Buddha.

A friend sneaks vodka into Katy Perry's kale juice. That sounds like the best idea since not drinking kale juice.

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Nick Walker and Pure Evil, two cutting-edge artists, have teamed up with Royal Doulton to create a limited edition collection titled ***Street Art*** *- a juxtaposition of classic British design and progressive art.*

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9 nifty ways to save, plus a tip

Finding the money. Ideas from banking a raise to stashing your coins can grow your savings fast

GAIL VAZ-OXLADE
Gail blogs daily at gailvazoxlade.com

Latte go of a bad habit: Give up one caffeine hit a day and tuck the three bucks into your Good Habit jar instead. ISTOCK

People often tell me they can't find the money to save. Really? Not even $1 a week? I don't believe you. I think if you put your mind to it, if you really, really want to save, you can. Here are some tips:

1. Get started

I don't care if you use an envelope, a coffee can or an old jam jar. Pick an amount and stick it in your container every single week. Whether it's two dollars or ten, the trick is to do it religiously, never count it and don't spend it. EVER. Under no circumstances. You may have to hide it from everyone else so they aren't tempted to dip into your stash of cash.

2. Live on your pre-raise income

If you get a cost-of-living increase or a performance raise, pretend you didn't and save the extra money you're bringing home each pay.

3. Implement a fast-food tax

Like to hit the fast-food outlets or drive-through windows? Keep a container in your car and every time you pick up a coffee, grab a burger or hoe through a muffin, drop a buck in your bag. If you can find the money for the coffee, you can find the money to save too.

4. Reallocate

Just paid off a big bill like your car payment or credit card balance? Assuming you're out of the hole, add half the bill amount back into your budget and save the other half. You're already used to living without that money, so save some.

5. Put away your "savings"

This is one of the things that drives me crazy! People tell me how much they saved on sales, using coupons, or just by being a smart shopper. When I say, "So where are those savings?" they look at me with a dazed expression. Then they laugh and shake their heads. Hey, it's nothing to laugh about. If you just saved $6 at the grocery store by being a savvy shopper, take that $6 and stick it in your savings container at home. If you don't, you'll just spend it somewhere else and then you won't have saved anything.

6. Reward yourself

If you have the discipline to use a credit card and then pay off your balance every month, use a card that gives you cash back or a useful reward. Some credit cards earn grocery money. Some give you points you can use to cash in for rewards. Some give you cash back. Put those benefits to use to grow your savings.

7. Stash your coins

I know lots of people who use a change jar to save for a holiday. I don't consider this savings. Since you're going to spend the money, it's actually "planned spending." But if it's money you're not going to carry as a balance on your credit card, I'm all for it. If you don't have an emergency fund, saving your coins is a great way to get one started. And if you super-charge your change jar by dropping in a fiver at the end of every week, you won't believe how fast that money grows.

8. Swap a bad habit for a good one

Love candy? Can't walk by the coffee shop without dropping $3 for a caffeine boost? Smoke, drink pop or booze, or chew gum? Start giving up your bad habit slowly, and reward yourself with a good one as you do. Go from smoking 20 cigs a day to 15, and drop the 20¢ you didn't send up in smoke into your Good Habit jar. Walk past the coffee shop just once and you can add another $3 to your Good Habit jar.

9. Cut your communications bill

Here is one area where people routinely overspend: telephone, cell phone, cable, Internet. Cut your bill by $10 a month and now you have enough to start a savings plan. Cut it by $30 and you're three times smarter.

Tip: Saving is only saving if you take the money and stash it away for the future. So the next time you save money by cutting your spending, using a coupon or negotiating a deal, take your savings and actually save it by putting it in a TFSA, RRSP, RESP or high interest savings account. If you can't see it, you didn't really save it.

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Tax Talk

Need Advice?

Caroline Battista
Tax Analyst at H&R Block

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New homeowners: here's what to claim, but don't forget to repay RRSP amounts

Q I just bought my first home. What can I claim?

A I hope you are enjoying your new place. You should be able to claim the First Time Homebuyers Credit, which means about $750 in tax savings. There is no particular slip but you must be able to prove to the CRA that you bought a house in 2013. This could be the bill from your lawyer or closing papers. Unlike our U.S. neighbours who can claim mortgage interest, the tax benefits for Canadian homeowners comes when you sell. Any profit you make on the sale of your home is tax free. But you have to wait for the payoff. There is no annual benefit you can claim.

Q I borrowed money from my RRSP to buy my first home, but I forgot to make the first re-payment. Can I just double up my payment this year?

A Congrats on your new place. Under the Home Buyers Plan, you start making re-payments in the second year after you borrow the funds. Unfortunately, you can't miss payments. If you didn't deposit money back into your RRSP to cover the repayment last year, the CRA considers the amount income and it is added to your tax return. Check your Notice of Assessment for your re-payment amount and make sure you don't miss it this year.

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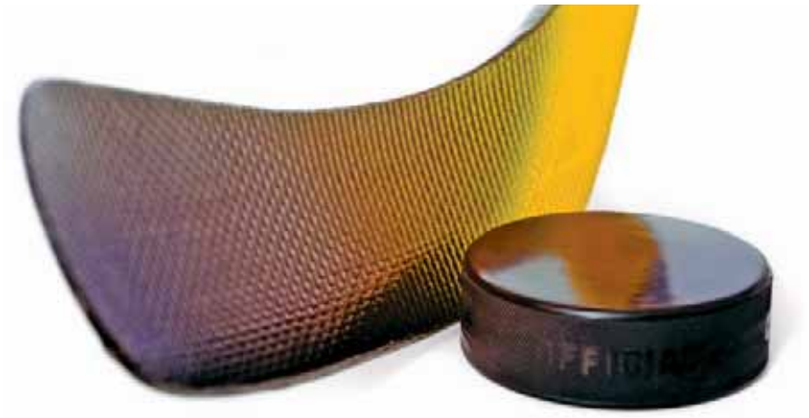
Money 101. Two couples, one year to make them richer

Sporting healthy financial gains

Wondering what it's going to take to make you wealthier? A combination of debt reduction, asset growth, frugal living and dedication to a savvy financial plan will do the trick. So far, this recipe has produced stellar results for the two couples I am offering financial advice to this year. Since January, Anne-Marie and Peter have improved their net worth by $4,000, while Carolina and Jose have improved theirs by $1,200. – Lesley-Anne Scorgie/For Metro



Small rewards for saving may include buying a new hockey stick. MIKE FLIPPO/SHUTTERSTOCK

Allocate money for small indulgences from time to time. WAVEBREAKMEDIA/SHUTTERSTOCK

Anne-Marie and Peter

LESLEY-ANNE SCORGIE
For Metro

Anne-Marie and Peter recap

- Location: Toronto
- Ages: 36 and 33
- Occupations: Broadcasting and sports editing
- Total household income: $110,000
- Life stage: Expecting their first child in June 2014
- Financial savvy: Medium — they use budgets to help guide spending, have some retirement savings, and are committed to paying off debt
- Top goals for 2014: Pay off debt, start a savings program for child's education and down payment on first home
- Homework from last month: Open tax-free savings account, make an extra RRSP contribution before March 3, and meet with a professional tax adviser

Anne-Marie and Peter rocked their homework assignments this month. After meeting with a tax adviser, the couple made additional RRSP contributions of $500 each before the March 3 RRSP deadline, which counts toward their 2013 taxes.

That RRSP money came from the debt repayment portion of their monthly budget. So, to get back on track with their debt repayment schedule, Anne-Marie and Peter will use a portion of their expected tax refund to pay off debt.

Saving for an emergency has also become top of mind for Anne-Marie and Peter. Though no one likes to think of a disaster, it's financially prudent to do so, especially when children are involved.

The couple plans to start building their emergency fund through regular monthly contributions to their tax-free savings account (TFSA). This translates into scaling down their debt repayment plan; rather than $1,000 each month, they will pay $800 on debt and put $200 into their TFSA.

As part of their homework, Anne-Marie and Peter will come up with a plan for their expected tax return, with debt repayment being their highest priority, followed by building their emergency fund, and saving a portion for small rewards for themselves (a hockey stick for Peter and a dinner out with her gal pals for Anne-Marie).

When I meet with Anne-Marie and Peter in Toronto this week, I will be examining Anne-Marie's pension statements, their RRSP investments, and offering guidance about what questions to ask their investment adviser to ensure they are invested in the right assets.

We will also be reviewing three ways that Anne-Marie and Peter could save for a down payment for a home.

The first way is not to save at all and instead ask for a gift or loan from a family member. Second is to use the RRSP Home Buyers' Plan (where you borrow money from your RRSP). Third is to save the old-fashioned way through automatic monthly contributions to a low-risk savings vehicle like a money market mutual fund, high-interest savings account or GIC.

Anne-Marie and Peter's net worth is currently $70,000.

Homework

Anne-Marie and Peter will begin building an emergency fund through a TFSA, and develop a plan for their expected refund.

THE NAMES OF BOTH COUPLES HAVE BEEN CHANGED TO PROTECT THEIR PRIVACY.

Carolina and Jose

Carolina and Jose recap

- Location: Calgary
- Ages: 33 and 31
- Occupations: Stay-at-home mom and roofing
- Total household income: $55,000
- Life stage: Three daughters aged five, two and eight months
- Financial savvy: Medium to low — they recently established a budget, are frugal spenders, have no retirement savings, and are committed to paying off debt
- Top goals for 2014: Pay off debt, buy a house and visit family
- Homework from last month: Pay off Jose's student loan. Start saving through an RRSP and TFSA. Deal with "mommy guilt." Meet with a tax adviser

It has been an incredible month for Carolina and Jose, both financially and emotionally.

The couple stuck to their homework and main goal of paying off the remaining $500 of Jose's student loan. They did this by selling some of their furniture and electronics online. Carolina and Jose found it liberating to pay off the loan, and it further motivated them to become debt-free as quickly as possible.

You will recall that Carolina and Jose established their first budget one month ago and, so far, they have been successful in sticking to it. They are filing receipts in an accordion folder, reconciling those against their budget, and including a "where's our budget at" conversation in their weekly chores.

Emotionally, Carolina has found it much easier to shed her "mommy guilt," knowing that money has been allocated in their budget for her to use towards some small indulgences from time to time. She has even enrolled in a free weekly yoga class.

Jose is exploring higher paying job opportunities, and is also turning his photography hobby into extra income. The couple also sat down with a professional financial adviser to ensure they are taking advantage of all available tax benefits.

Even more exciting is they rustled up the courage to ask Jose's parents to give them a down payment so they can buy their first home. His parents said yes, and it appears Carolina and Jose's dream is becoming reality.

Over the next two months, Carolina and Jose will be meeting with Mike, my mortgage broker. He will lead them through the pre-approval process and the nitty-gritty financial details of owning a home.

Luckily, Carolina and Jose will be benefiting from historically low interest rates, meaning more of their mortgage payment will go towards the principal balance of the mortgage rather than the interest.

They will also be working with my trusted realtor and longtime friend, Carmelle. She will help Jose and Carolina figure out what kind of home, and what neighbourhood, they will be able to afford.

Carolina and Jose's net worth is currently -$31,300.

Homework

Carolina and Jose will develop a plan for their expected tax refund and also determine the value of home they can afford and begin shopping.

LESLEY-ANNE SCORGIE IS A COLUMNIST WITH METRO, FINANCIAL COACH AND BESTSELLING AUTHOR OF RICH BY THIRTY, AND RICH BY FORTY. HER NEWEST BOOK, WELL-HEELED, HITS SHELVES IN APRIL.

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Rolling up the sleeves of workplace attire

Strictly business or not. Self-expression gains ground but some traditions still rule

DAVID SINGH
life@metronews.ca

Professional hockey players are known for arriving at arenas looking dapper in their suits. But during the recent Olympics, broadcaster Don Cherry noted that players on Team USA were showing up in track jackets and sweat pants.

Like it or not, that's just a small example proving that the times are changing when it comes to traditional dress codes. So we decided to take a closer look at the thinking that goes into employers' policies on workplace attire.

The loose code

Sid Lee, a communications advertising agency in Toronto, takes pride in their "very casual" dress code. Whether it's jeans, plaid, baseball caps, or fresh sneakers, the company doesn't mind. Even tattoos are game.

"It's funny because it's actually odd in our business now not to see a few people brandishing tattoos openly," said Dustin Rideout, VP of strategy at Sid Lee. "I think it would be weird if we didn't see that."

Rideout says the company, which works closely with brands, looks at its employees as a cast of characters that make the company unique. And in their case, being unique is the goal.

"In our business, brands are always looking for ways to be unique or stand out, because there's just so much noise out there," he said. "Having people walk that talk, in their everyday life at Sid Lee, rather than something they just pay lip service to, is important in living that value."

But it's not like employees are just showing up in their pajamas. Rideout says there's an unspoken understanding that people need to dress to certain occasions or client situations, and the staff hired are "professional enough" to know the difference.

The traditional code

The Bank of Montreal relies on a different dress code. Ralph Marranca, director of media relations at BMO, prefers to call it "guidelines" that apply across the company's enterprise.

He says this typically includes suits, dress slacks and dress shirts for men and pant suits, dresses, skirts, blouses, sweaters or jackets for women.

"We're a customer-focused organization," Marranca said. "The underlying principle is that we must maintain professional standards and present a professional image to our customers at all times."

He says employees are asked to use their common sense and apply the rule, "If you have to ask yourself if it's acceptable, then it probably isn't."

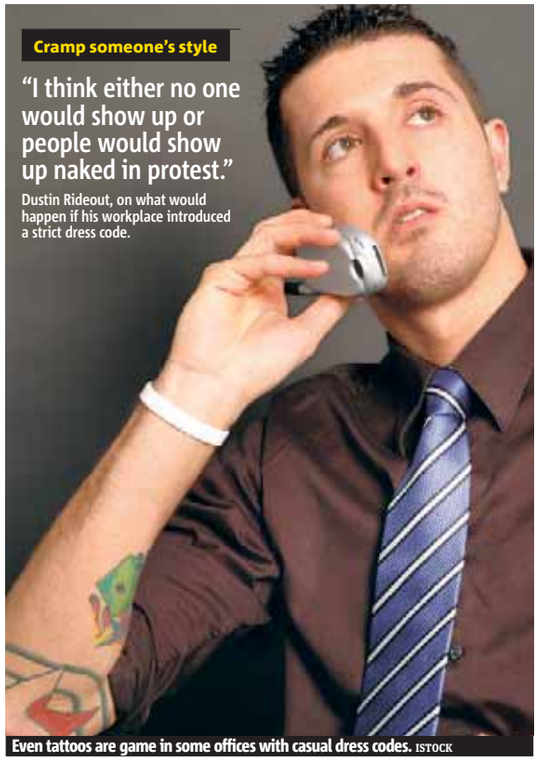
However, Marranca notes that BMO is open to its own kind of flexibility. In addition to casual Fridays, he uses the example of colourful bow ties instead of traditional neckties. Pocket squares are also increasingly common.

"We want to give employees some flexibility," he said. "Your clothing is sometimes an expression of yourself. How people dress expresses their personality. I think we are mindful of that."

But the bottom line Marranca stresses is that the company needs to maintain its guidelines simply because of its industry.

"I think we do have to be mindful that there are certain expectations from our customers, (who have) an expectation of what is professional," he said.

After all, you probably wouldn't want your finances handled by someone wearing a baseball cap. Or would you?



Cramp someone's style

"I think either no one would show up or people would show up naked in protest."

Dustin Rideout, on what would happen if his workplace introduced a strict dress code.

Even tattoos are game in some offices with casual dress codes. ISTOCK

We asked you!

@metropicks: What do you think of dress codes in the workplace? Good or bad idea and why?

@CoryHaller
Bad Idea. Stifling your employees fashion sense throws all hopes of company culture out the window in favour of a company regime

@JuleFlower
good idea. Lululemon pants, flipflops, beer tshirts. A professional workplace is not the gym or beach

@RealBritbird
Teach children to dress appropriately by wearing school uniforms, as adults, no dress codes would be needed

@award376
great idea it promotes unity and consistency. And most of all eliminates the chance inappropriate attire.

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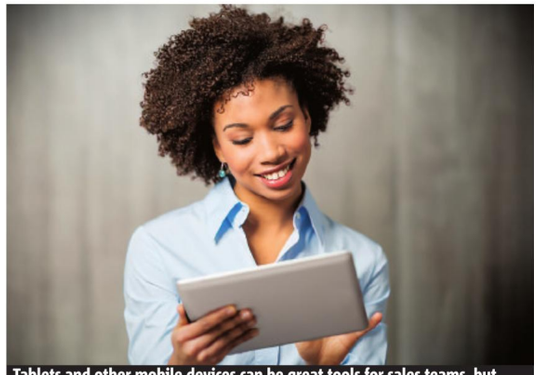
Keeping your small business cybersafe

Security. A few simple measures can shield a company from falling victim to online fraud



Tablets and other mobile devices can be great tools for sales teams, but they're also vulnerable to theft and fraud. ISTOCK

With the increasing use of mobile devices and the prominence of social media in our lives, cybercrime poses serious security risks, especially for small businesses. In 2013 alone, cybercrime has cost Canadians $3 billion US according to a recent Norton report.

"Being cybersafe is a practice that should be part of a company's regular operations," says Paul T. Ryan, chief technology officer for Yellow Pages Group, a company that provides digital media and marketing solutions to Canada's small businesses.

"Small business owners may believe that they are too small to be targeted by cybercriminals, but the fact is that they're a huge target because of their often less robust security systems," says Ryan.

Ryan suggests implementing a few security measures for small businesses that are looking to protect themselves against cyberfraud:

• Tablets and smartphones are great tools for sales teams but, because of their size, they are a target for both theft and fraud. Always protect your devices with a password, frequently back-up your data, and install security, encryption, and locator apps to protect sensitive business information. Most importantly, don't access private information on free Wi-Fi networks, as they often aren't very secure.

• With the growing use of mobile comes the move to cloud computing. It's great for data storage, as well as for marketing and sales, but this means that you're storing your data online, outside your business and sometimes outside the country. Protect yourself by using a service that allows you to encrypt information before uploading or sharing and by only giving access to a limited number of people in your organization. Don't forget to do your research before choosing a service provider: read their legal terms, know where your data is being stored and make sure their service fits your security needs.

• Social media sites provide another marketing tool for small businesses to reach their potential customers, but they're also easy targets for hackers looking to get access to private business information. If you're using social media to promote your business, select only a small number of individuals who can post on your company's behalf. Also, it's important to use the site's privacy controls, ignore requests for sensitive business information and continue to be on the lookout for spam posts. NEWS CANADA

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'Round the world wisdom

Adversity? To go far and fast, go together

The severe market crash in October 2008 changed my life. I started running to regain my health, both emotional and physical. Shortly after I took my first steps, I ran the Gobi March in China in June '09, followed by the Atacama Crossing in Chile in '10 and the Sahara Race in Egypt in '11. In this post, I share a lesson about life, learned from the desert.

LESSONS FROM THE DESERT
Stéfan Danis
life@metronews.ca

Racing cyclists save energy by riding close together. ISTOCK

When racing towards the finish line, are you faster alone or together? "To go fast, go alone. To go far, go together," says an old African proverb. My experience running the Gobi desert was that to go far and fast, I needed to go together.

As the six-day race progressed, my daily objectives became more ambitious and to achieve them, I concluded I wouldn't be able to do it alone; I needed the help of my competitors.

In the same way road cyclists save energy by riding close together, fluidly alternating who takes on the headwind at the front, I would seek out other runners each day to assemble a like-minded team with the sole purpose of working together to go faster. We crafted win-win agreements on the fly, helping each other push beyond what we could do on our own. One person took to the front, navigating and running as hard as possible for a pre-agreed time period, while another behind acted as a sentry to watch overall progress against the field — and as a Canada goose honking encouragement to the flock leader from behind. On queue the roles would switch, moving an always fresh runner to the front.

Back at work, the lesson encouraged me to change how we go about tackling our higher-stakes projects. Before, we always pursued a go-alone approach. Now, to increase our odds of success, we actively pursue coopetition, a cooperative competition with direct rivals, even if it involves sharing the victory.

STÉFAN DANIS IS THE CEO OF NEXCAREER AND MANDRAKE, AND THE AUTHOR OF GOBI RUNNER

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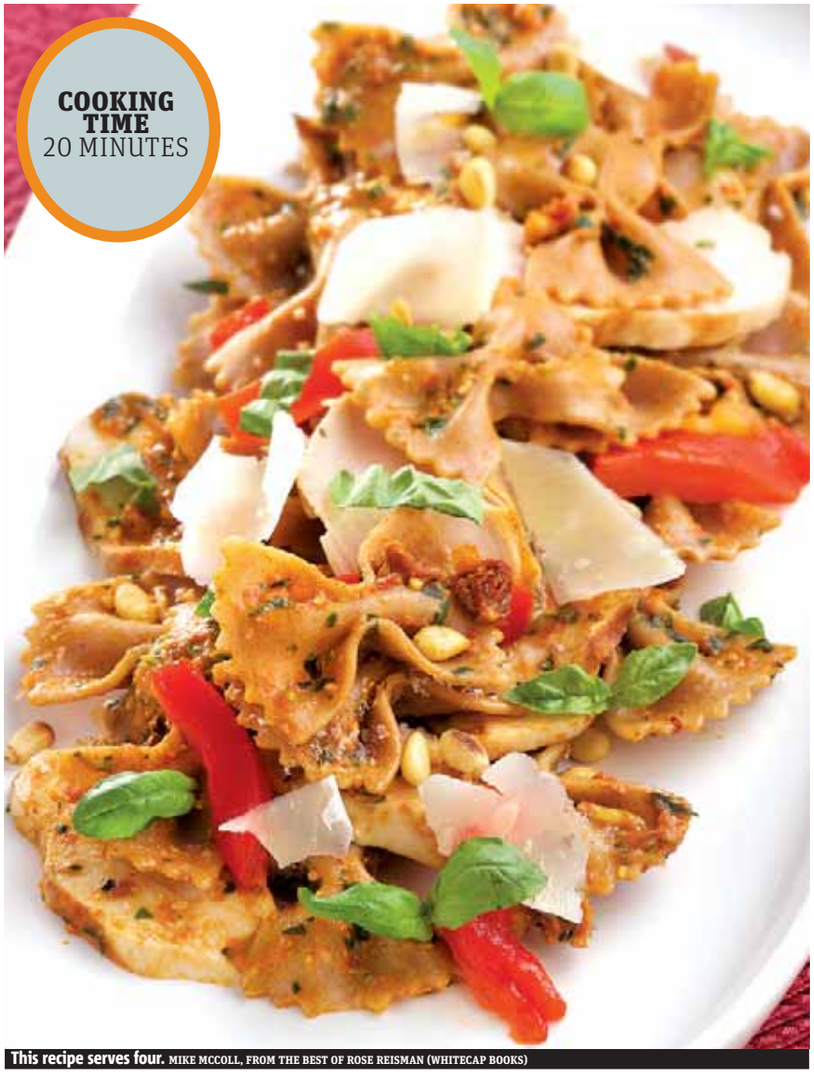
Smarten up your table with bow tie pasta, red bell pepper pesto, chicken and pine nuts



This recipe serves four. MIKE MCCOLL, FROM THE BEST OF ROSE REISMAN (WHITECAP BOOKS)

ROSE REISMAN
For more, visit rosereisman.com or follow her on twitter @rosereisman

FLASH FOOD

From your fridge to your table in 30 minutes or less

This is a wonderful and nutritious one-dish meal. You have your grains, vegetables and protein. I recommend using whole wheat pasta to boost your fibre and nutrients. You can always substitute the pasta for penne or rigatoni. The red bell pepper pesto is a real change from regular basil pesto. You can multiply the recipe and freeze for later use.

This is a very versatile dish that can use other proteins such as beef, seafood or tofu.

Ingredients

- 8 oz chicken breast

Pesto

- 1 large red bell pepper, roasted, cut into quarters **
- 1 garlic clove
- 1/3 cup toasted pine nuts
- 1/3 cup chopped sundried tomatoes
- 1/2 cup fresh basil
- 1/4 cup fresh mint
- 1/3 cup grated Parmesan cheese
- 1/4 cup (60 mL) olive oil
- 1/4 cup (60 mL) low-sodium chicken stock
- Pinch of salt and pepper

Pasta

- 8 oz bow tie whole wheat pasta
- 1/2 cup chopped basil
- 1/2 cup sliced red bell peppers

Toast the pine nuts by placing in a hot skillet over medium-high heat and cooking for two minutes or until lightly browned. You can make up a batch and freeze for later use. Pine nuts have one of the highest amounts of protein of any nuts as well as a notable amount of fibre.

Directions

1. Grill or sauté the chicken breast just until cooked or temperature reaches 165 F, about 4 minutes per side. Let cool, then slice thinly.

2. To make the pesto: Place the peppers, garlic, half the pine nuts, sundried tomatoes, basil, mint, half the Parmesan, oil, stock and salt and pepper in a food processor and purée until smooth. If too thick, add more stock.

3. Meanwhile cook the pasta just until al dente, about 8 minutes.

4. Add the chicken and pesto to the pasta and garnish with the remaining pine nuts and Parmesan cheese, basil and bell pepper.

** To roast a red pepper, cut into quarters, remove the seeds and bake at 425 F for about 20 minutes, turning halfway. Remove the skin and slice. You can also buy roasted bell peppers in the supermarket packed in water.

THE BEST OF ROSE REISMAN (WHITECAP BOOKS) BY ROSE REISMAN

Nutritional information

- Calories 409
- Carbohydrates 47 g
- Fibre 5.8 g
- Protein 22.5 g
- Total fat 16.5 g
- Saturated fat 3.2 g
- Cholesterol 37 mg
- Sodium 414 mg

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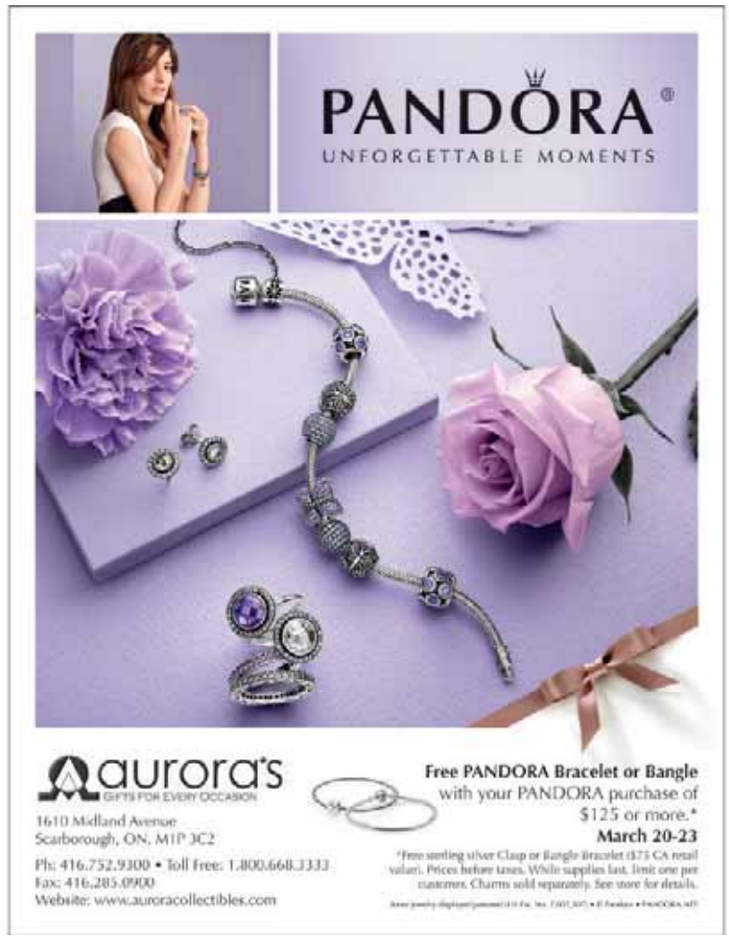

Chris Klebl and Brian McKeever flash the gold medals they won at the Sochi Paralympic Winter Games on Sunday.

MATTHEW MURNAGHAN/CANADIAN PARALYMPIC COMMITTEE/THE CANADIAN PRESS

Symphony on skis in Sochi

Paralympic Games. McKeever, Klebl strike cross-country gold for Canada on final day

Brian McKeever and Chris Klebl made sure Canada finished the Sochi Paralympic Winter Games on a high note.

The cross-country skiers both won their races on Sunday, with McKeever taking the men's visually impaired 10-kilometre event before Klebl surprised the field with a stunning victory in the men's 10-kilometre sitting category.

McKeever picked up his third gold medal — and the 10th of his career — at these Games, while Klebl won his first-ever Paralympic medal.

McKeever finished Sunday's race in a time of 23 minutes 18.1 seconds, just 8.1 seconds ahead of Russia's Stanislav Chokhlaev.

He employed the same strategy with his guides that helped him win the 20-kilometre gold medal last week. With windy conditions starting to wear on guide Erik Carleton, Graham Nishikawa entered the race with about three kilometres to go to help seal the 10th gold medal of McKeever's storied career.

"It was all on the guides today. They did such a great job with all the headwind," said McKeever.

The 42-year-old Klebl won in a time of 30 minutes 52.0 seconds. Ukraine's Maksym Yarovyi finished second at 31:06.5 and Russia's Grigory Murygin skied to the bronze at 31:18.2.

"It feels pretty good for sure," said Klebl. "I have exceptional skis for wet, sloppy conditions and today we got exactly those conditions."

A three-time Paralympian, Klebl moved to Canmore, Alta., to join the Canadian team from the United States following the Vancouver 2010 Games.

Also Sunday, para-alpine sit-skier Josh Dueck was chosen as Canada's flag-bearer for the closing ceremony. The native of Kimberley, B.C., won gold in the super combined and silver in the downhill in Sochi.

THE CANADIAN PRESS

MLB spring training

Jays rally to win in extra inning

Jonathan Diaz beat a throw to the plate to complete a 10th-inning Toronto comeback as the Blue Jays rallied to defeat the Baltimore Orioles 4-3 in Grapefruit League play Sunday.

The win snapped a four-game spring losing streak for the Jays (7-10).

The Jays also trimmed down their spring roster, optioning pitchers Kyle Drabek, Chad Jenkins and Sean Nolin to triple-A Buffalo. THE CANADIAN PRESS

Premier League

Liverpool disposes of Man United

Liverpool underlined its new-found superiority over Manchester United with a humbling 3-0 victory over its great rival on Sunday, virtually ending the beleaguered champions' chances of qualifying for the Champions League. Steven Gerrard converted two penalties and Luis Suárez also scored. THE ASSOCIATED PRESS

Successful debuts

"It's only one game. We're mindful of that. We still have a long way to go, a lot of work to be done.... Today is a good step for us."

Toronto FC midfielder Michael Bradley after a 2-1 win in the season opener against the Sounders in Seattle on Saturday. Bradley was a standout along fellow Toronto newcomer Jermain Defoe, who had two goals in his MLS debut.

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Raps won't dwell on bad Suns burn

NBA. Kyle Lowry and Toronto take it on the chin against Phoenix

Kyle Lowry sat at his locker nursing a headache in the moments after the Toronto Raptors' loss on Sunday, the product of a misplaced knee.

The Raptors were thoroughly dismantled by a speedy Phoenix Suns team in a 121-113 loss, but Lowry and coach Dwane Casey insisted there would be no lingering pain after a rare defeat at home.

"It's not a systemic problem, it's one game, we knew we weren't going to go undefeated the rest of the way," Casey said.

Lowry scored 19 of his 28 points in the third quarter against the run-and-gun Suns, but his standout effort wasn't enough as the Raptors (37-28) lost at the Air Canada Centre for just the fifth time in the last 16 games. There were some scary moments with about a minute-and-a-half to go when Lowry went down in a scramble for a loose ball, and was ploughed in the head by first one of PJ Tucker's knees and then the other.

Toronto's Amir Johnson is blocked by Suns' Miles Plumlee.
RICK MADONIK/TORONTO STAR

"I've got a headache … These (TV camera) lights are killing me right now," Lowry said, shrugging off any suggestion of a concussion.

Terrence Ross finished with 22 points while Amir Johnson had 20, DeMar DeRozan finished with 17 and Jonas Valanciunas chipped in with 15.

Gerald Green scored 13 of his 28 points in the fourth quarter to top the Suns (38-27), while Goran Dragic added 19 and Markieff Morris had 16 points and grabbed 14 rebounds.

The Raptors had been red-hot the past several weeks, positioning themselves for their first playoff appearance in six seasons. They'd gone an Eastern Conference-best 11-3 since Feb. 10 heading into Sunday's game and sat first place in the Atlantic Division.

THE CANADIAN PRESS

Toronto's Troy Bodie puts the grab on Washington's Dmitry Orlov.
ROB CARR/GETTY IMAGES

NHL. Gung-ho Capitals too much for Maple Leafs

Troy Brouwer scored two goals and the Washington Capitals scored three times in the first period before holding on for a 4-2 win over the Toronto Maple Leafs on Sunday.

Joel Ward had a goal and an assist, and Jason Chimera also tallied for Washington, which scored on three of its first five shots against James Reimer for a 3-0 lead.

The Maple Leafs pulled to within 3-2 in the second period and it stayed that way until Brouwer's empty-netter with four seconds left.

Dion Phaneuf had a goal and an assist for Toronto and Troy Bodie also scored. The Capitals won their second straight.

The Maple Leafs, third in the conference, are 2-2 on their five-game road trip which concludes Tuesday in Detroit.

Reimer, starting in place of regular goalie Jonathan Bernier, who suffered a lower body injury in Thursday's win at Los Angeles, finished with 29 saves.

THE ASSOCIATED PRESS

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DO YOU HAVE A FATTY LIVER?

According to recent studies almost 40% of us and 90% of overweight people have fatty livers, making it one of the biggest health issues today. Having a fatty liver is not only linked to inflammation, diabetes and heart problems, but also to weight gain, specially around the belly.

What is a fatty liver?

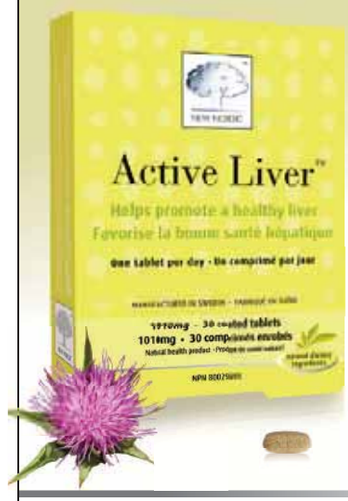
You probably know of *fois gras*, which is French for fatty liver. This delicacy food is made from the controversial force feeding of animals. Large amounts of food stresses the liver and inhibits it from doing its job, burning calories and metabolizing fats. Instead the liver starts creating fat and storing it in the liver itself as body fat.

What is the cause?

The main reason a liver becomes fatty seems to be high amounts of fructose. The liver normally processes these well but when eaten in concentrated high amounts, the liver starts converting them to fat.

How to recognize if you have a fatty liver

It can be hard to know if you have a fatty liver but the first sign is a big belly or what we know as having an apple shape. A fatty liver is bigger in size and this can make the upper part of the stomach seem protruding. Other signs can be fatigue, inflammation and poor cholesterol levels.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2 important steps to take to gain liver health

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Horoscopes

♈ Aries
March 21 - April 20
The more you dwell on a matter that troubles you the more you will worry about it, so pull your mind away from the issue and focus on what makes you feel good.

♉ Taurus
April 21 - May 21
Your mind may be bubbling with great ideas but what are they worth if you don't do anything with them? If you want to get serious it will take more than just ideas – it will take commitment.

♊ Gemini
May 22 - June 21
If you get the chance to move up on the work front you must take it. Don't worry that you are not qualified for the job because enthusiasm is more important than experience – and that's something you'll gain as you go along.

♋ Cancer
June 22 - July 23
There is a reason for everything that happens in life and that fact won't change just because you can't work out what it might be. Your task today is to trust in yourself.

♌ Leo
July 24 - Aug. 23
Everyone makes mistakes, so don't beat yourself up just because you got something wrong. The important thing is that you recognize where you made an error and resolve not to make it again.

♍ Virgo
Aug. 24 - Sept. 23
You won't see eye-to-eye with someone today but that doesn't matter – in fact it's good. The world would be a boring place if everyone got along all the time.

♎ Libra
Sept. 24 - Oct. 23
You will change your mind about something today that you seemed so sure about yesterday. Not everyone will be happy about it but that's not your concern.

♏ Scorpio
Oct. 24 - Nov. 22
You may be fixed in your opinions but you are not the only one with strong beliefs. Disagreements are likely this week but that's okay. New ideas may create tension but tension itself can be creative.

♐ Sagittarius
Nov. 23 - Dec. 21
Mercury, planet of communication, moves into the domestic area of your chart today, so an exchange of ideas, and feelings, with partners and loved ones will be of benefit to you all.

♑ Capricorn
Dec. 22 - Jan. 20
A social event could lead to a new career opportunity. Knowledge and experience are always important but if it comes down to a tie-break between you and a rival it's who you know that will count.

♒ Aquarius
Jan. 21 - Feb. 19
Don't let anyone pressure you into doing something you're uneasy about. That applies to all areas of your life but especially to money matters.

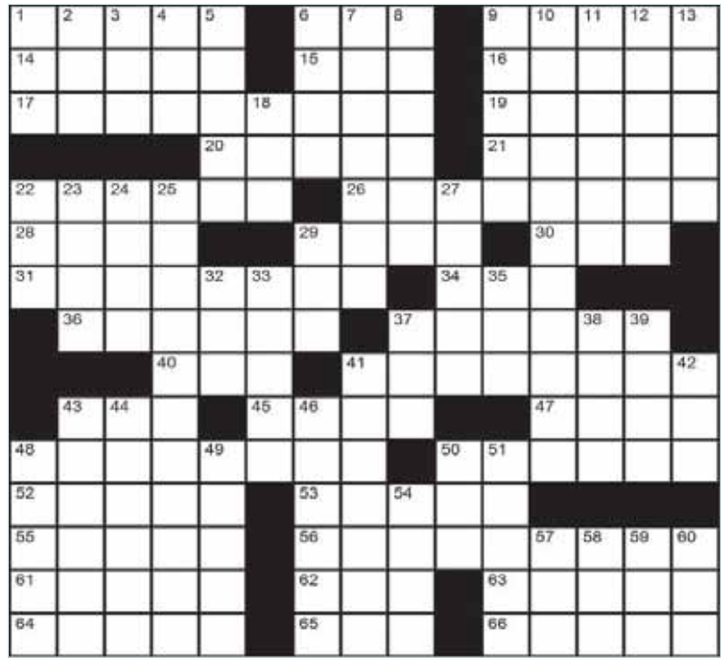
♓ Pisces
Feb. 20 - March 20
Now is the time to be ruthlessly honest. If you have things to say you must let everyone know what is on your mind. If you don't speak up now you'll be sorry about it later on.

SALLY BROMPTON

Crossword: Canada Across and Down

See today's answers at metronews.ca/answers.

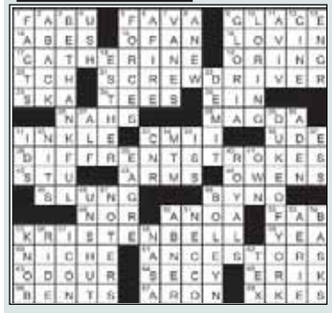
BY KELLY ANN BUCHANAN



Across
1. March 17th's star, St. __
6. Sci-Fi beings
9. __ Boson, 'The God Particle'
14. Overhead
15. "The Simpsons" bartender
16. Informed
17. George Bernard Shaw play
19. Energize
20. Curls
21. Hightails it
22. Viewing
26. Dublin band that performed "All I Want" on "American Idol" recently
28. House's locale, briefly
29. Wax: French
30. Ontario's Erie, et al.
31. Rabbit-in-a-hat routine: 2 wds.
34. Modern
36. Van Morrison song covered by Colin James: "Into the __"
37. Ms. McCartney
40. Fooled
41. Community in Manitoba southwest of Winnipeg
43. John Fogerty's gr.
45. Writer Ms. LeShan's
47. __-dokie
48. 1983 U2 album: 'Under a __ __ Sky'
50. Too: 2 wds.
52. Metamorphosis-izer
53. Fashion designer, Geoffrey __ (b.1924 - d.2004)
55. Liv Tyler's role in 'Lord of the Rings' movies
56. W.B. Yeats poem, Sailing to __
61. Avoid, as an issue
62. 'Speed' suffix
63. Backs
64. Keyed up
65. That, in Spanish
66. Sequence of wins in sports

Down
1. Tabloid's photos-supplier
2. 'Lull' ending
3. Chien: English
4. Pet doc's deg.
5. Pine
6. Actor Mr. Jannings
7. Wrench spot: 2 wds.
8. Security system device
9. __ _ dozen (Bakery order)
10. Early U2 song: 3 wds.
11. __ __ one's all (Really tried)
12. Shades of Shamrocks
13. Feel
18. Register
22. "I Am __" (2001)
23. Cheese type
24. Irritable
25. "The Unicorn" by Canadian folk group The __ __
27. Al __, as per pasta
29. Nero's 300
32. Windy City bus and train org.
33. Someone supportive
35. Poet's 'always'
37. 2008 VP candidate ...her initials-sharers
38. Do a thumbs up thing on Facebook
39. Blue dye
41. "__ __, crooked crosses, in God's country." - U2, "In God's Country"
42. Hairstyling product
43. Bobby __ (Hockey Hall of Famer born in Flin Flon, MB)
44. Animal Planet host Jeff
46. Singer/actress Ms. Reynolds
48. Super fun time
49. The Divine Comedy writer
50. Actress Ms. Ortiz
51. Propels
54. Mr. Pound of poetry
57. Haul
58. Dublin, __.
59. "What's the __?"
60. Chart

Friday's Crossword



Sudoku

How to play
Fill in the grid, so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved.

3								2
	9		3	7	8		6	
	7						3	
		2	1		3	7		
	3						8	
		1	7		6	5		
	4						5	
	6		4	5	1		9	
8								6

Friday's Sudoku

1	9	4	2	8	6	5	7	3
5	3	2	1	9	7	4	6	8
6	8	7	3	5	4	1	9	2
9	2	5	6	1	3	8	4	7
7	6	3	8	4	9	2	5	1
4	1	8	5	7	2	6	3	9
8	7	9	4	6	1	3	2	5
3	4	1	9	2	5	7	8	6
2	5	6	7	3	8	9	1	4

Today
-5°/-7°
Partly cloudy

Tuesday
2°/-1°
Variable

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THURSDAY

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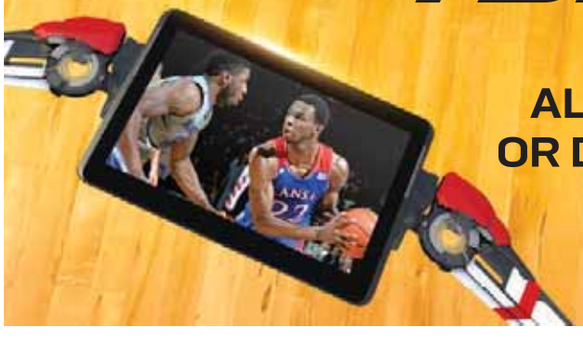

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